

IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF ALABAMA  
EASTERN DIVISION

FILED

2017 AUG 16 A 11:02

August 15, 2017

U.S. DISTRICT COURT  
N.D. OF ALABAMA

This document relates to:

**Troy T. Williams,an**  
Individual

*Plaintiff,*

V.

:  
:  
CaseNo. 5:17-cv-01216-HNJ  
: PLAINTIFF DEMANDS TRIAL  
: BY JURY  
:  
:  
:

**Capital One Bank (USA)N.A.**  
**and Equifax Information Services**  
**Inc.**  
*Defendant(s)*

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**PLAINTIFF'S AFFIDAVIT**

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I, Troy T. Williams, of Harvest, in Madison Alabama, MAKE OATH  
AND SAY THAT:

1. I do solemnly swear by all laws and statutes that apply, that I, Plaintiff, Williams, pro se' "*affiant*" assert that "*Capital One Bank(USA)N.A.*" has responded to the Williams' Consumer Financial Protection Bureau, [hereinafter known as "CFPB"] Complaint # 170722-2273378 on August 14, 2017 by stating the

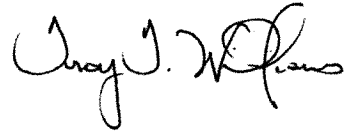
following: ***“unable to respond because your complaint involves the same issues raised in pending litigation or prior litigation”***. (see Exhibit #1).

2. Plaintiff, Williams, pro se’ asserts to date, ***“Capital One Bank(USA)N.A.”*** has not provided the ***“signed”*** effective agreement copyrighted 2004” when asked.
3. Plaintiff, Williams, pro se’ asserts that ***“Capital One Bank(USA)N.A.”*** alleges and submitted ***“documentation”*** in federal court that Williams applied for a credit card with an origination date of July 2004.
4. CFPB, [Consumer Financial Protection Bureau] indicated the following to ***“Capital One Bank(USA)N.A.”*** action regarding Williams’ CFPB Complaint: ***“We entered the information you provided into “Consumer Sentinel Network”, a secure online database operated by the FTC, [ publicly known as the Federal Trade Commission]. Civil and criminal law enforcement authorities worldwide, including Consumer Financial Protection Bureau investigators, use the “Consumer Sentinel Network” to identify “questionable” business practices that may lead to “investigations” and “prosecutions”***. (see Exhibit #1)

In accords with **Title 28 U.S.C. § 1746**, Plaintiff, Williams, declares under penalty of perjury that the fore going is true and correct.

Respectfully submitted,

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Troy T. Williams". The signature is fluid and cursive, with the first name "Troy" being more prominent.

/s/Troy T. Williams  
(Pro Se)  
PO Box 464  
Harvest, Alabama  
256-749-2614  
256-829-8246 Alt#  
[twothetlwill@gmail.com](mailto:twothetlwill@gmail.com)  
In Proper Person

Gmail - The company is unable to respond to your complaint.

<https://mail.google.com/mail/u/0/?ui=2&ik=e88345deb0&jsver=z3k...>

Ex # 1

T Williams &lt;twothe1t1will@gmail.com&gt;

**The company is unable to respond to your complaint.**

5 messages

CFPB &lt;noreply-notice@cfpb.gov&gt;

To: "twothe1t1will@gmail.com" &lt;twothe1t1will@gmail.com&gt;

Mon, Aug 14, 2017 at 7:51 PM

Consumer Financial  
Protection Bureau

The company is unable to respond to your complaint.

08/14/2017

Hello,

Thank you again for your complaint 170722-2273378 about Capital One Bank(USA) N.A..

We reviewed the complaint you submitted and sent it to the company for a response.

The company let us know it is unable to respond because your complaint involves the same issues raised in pending or prior litigation.

**Summary of your complaint**

Complaint number: 170722-2273378

Date submitted to CFPB: 07/22/2017

Date sent to company: 07/24/2017

Product: Debt collection

Issue: Took or threatened to take negative or legal action

**What happens now?**

We entered the information you provided into the Consumer Sentinel Network, a secure online database operated by the Federal Trade Commission. Civil and criminal law enforcement authorities worldwide, including Consumer Financial Protection Bureau investigators, use the Consumer Sentinel Network to identify questionable business practices that may lead to investigations and prosecutions.

Your complaint helps us identify trends and problems in the marketplace and understand the challenges people are facing so we can do a better job looking for these problems when we supervise companies, enforce Federal consumer financial laws, and write rules and regulations.

You can also contact a private attorney, or your local legal aid office for free or low-cost legal resources at [lsc.gov](http://lsc.gov).

Thank you,

Consumer Financial Protection Bureau  
consumerfinance.gov  
(855) 411-2372

**Important...** If you submitted this complaint on behalf of someone else or you are the co-owner or authorized user on the account and you did not submit the complaint yourself you will need to contact us by calling (855) 411-2372 for questions and status updates. Only the primary owner of the account will receive access to the Consumer Portal.

QUICK LINKS

**Certificate of Interested Parties:**

August 15, 2017

I, Troy T. Williams, do solemnly swear that the foregoing is true and correct to the best of my knowledge and that this "*Affidavit*" is in compliance with **with Local Court Rules and Fed.R.Civ.P.**. I have sent the following parties a copy of my brief via United States Postal Service and by email..If you have any questions please contact me at [twothetlwill@gmail.com](mailto:twothetlwill@gmail.com). Thank you.

**Capital One Bank (USA)N.A.**

**Attn: Legal Department**

1680 Capital One Drive

McLean, VA. 22102

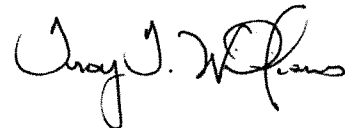
**Equifax Information Services Inc.**

**Attn: Legal Department**

1550 Peachtree St. N.W.

Atlanta, GA 30309

Respectfully submitted,



/s/Troy T. Williams

(Pro Se)

PO Box 464

Harvest, Alabama

256-749-2614

256-829-8246 Alt#

[twothetlwill@gmail.com](mailto:twothetlwill@gmail.com)

In Proper Person